

Rachel S. Blumenfeld
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October 25, 2017

The Honorable Carla E. Craig
United States Bankruptcy Court
Eastern District of New York
271 Cadman Plaza East
Brooklyn, New York

Re: In re Isaac Hecht chapter 13 case no: 1-16-42519-cec

Dear Judge Craig:

On October 6, 2017 we received the attached denial letter. We have repeatedly requested details as to the denial of why this matter was denied for a loan modification and how it was reviewed.

We have also attached our status report of June 12, 2017 [Docket No. 53] where we have asked for Nationstar to comply with this Court's Order and if not to have a representative appear in Court and explain the deficiencies in their inactions with respect to the denial of the Debtor for a loan modification. We are respectfully renewing same request.

We thank the Court for its courtesies and considerations in this matter.

Sincerely,

/s/ Rachel Blumenfeld

Rachel Blumenfeld



LAW OFFICE OF RACHEL S. BLUMENFELD
26 COURT ST STE 2220
BROOKLYN NY 112420103

September 27, 2017

Re: Loan Number: 0609934336
Case#: 1642519, ISAAC HECHT
Property Address: 1503 UNION ST
BROOKLYN NY 11213

Dear Law Office Of Rachel S. Blumenfeld:

This letter is to inform you that we have reviewed your client's request for assistance and are unable to grant their request at this time. The reasons we could not approve your client's for assistance are listed below:

Loss Mitigation Options:

Your client(s) were evaluated for mortgage payment assistance based on the eligibility requirements of U.S. Bank N.A., the owner/guarantor/trustee of the mortgage loan, but was declined for the following program(s). Please note, as the servicer of your client(s) loan, Mr. Cooper is responsible for responding to any questions related to investor requirements or the review of your client(s) request for assistance.

Standard Modification - Declined

Denial Reason: Insufficient Monthly Payment Reduction

Minimum Required Reduction. We are unable to offer you a modification because in performing our underwriting of a potential modification we could not reduce your principal and interest payment.

There are other possible alternatives that may be available to your client:

Reinstatement – If your client is currently delinquent in your client's payments, your client may be able to reinstate the loan. Please contact your client's Dedicated Loan Specialist for information on this option.

Deed-in-lieu – a borrower voluntarily transfers title to and possession of the property to Mr. Cooper to satisfy the mortgage to satisfy the mortgage loan debt and avoid foreclosure.

Pre-Foreclosure Sale/Short sale – a property is listed for sale and proceeds of the sale are accepted in exchange for a release of the lien, even if those proceeds are less than the amount owed.

If you or your client have any questions regarding the denial of their request or wish to pursue alternatives, the Dedicated Loan Specialist is Kristi Berry and can be reached at (866)-316-2432 EXT. 6874267, Monday through Thursday 7 am to 9 pm (CT), Friday 7 am to 6 pm (CT) and Saturday 8 am to 12 pm (CT) or via mail at the below listed mailing address, or email us at customerrelations@mrcooper.com. Visit us on the web at www.mrcooper.com for further clarification of possible alternatives.

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



Mr. Cooper
P.O. Box 619097
Dallas, TX 75261

Your client has the right to appeal non-approval for a modification or to discuss loss mitigation options that may be available to them within 30 calendar days from the date of this notice. The appeal must be in writing and sent to the mailing address below. Please specify the basis for the dispute, and include any documentation you believe is relevant to the appeal, such as property valuation or proof of income.

Mr. Cooper
Attn: Customer Relations
P.O. BOX 619098
DALLAS, TX 75261-9741

Sincerely,

Mr. Cooper

Please note the following:

A third-party appraisal or other written valuation was developed in connection with your client(s) application for loss mitigation. A copy of that evaluation should have been forwarded to the mailing address. If you did not receive a copy, please contact us directly to request an additional copy.

Additional Disclosures

If you have questions about the Home Affordable Modification Program other than questions regarding the reason(s) for denial set forth above, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). This Hotline can help with questions about the program and offers access to free HUD-certified counseling services in English and Spanish.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 800-342-3736 or www.dfs.ny.gov.

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Notices of Error:

If you believe an error has been made with respect to your mortgage loan, you should provide to us in writing the following information: Your name (and the name of the borrower, if you are an authorized third party), the loan account number, and the error you believe has occurred. To submit a notice of error, you must send this information to the following address:

Mr. Cooper
Attn: Customer Relations
P.O. BOX 619098
DALLAS, TX 75261-9741

Requests for Information:

To request information regarding your account, you should provide to us in writing the following information: Your name (and the name of the borrower, if you are an authorized third party), the loan account number, and the information you are requesting with respect to your mortgage loan. To submit a request for information, you must send this information to the following address:

Mr. Cooper
Attn: Customer Relations
P.O. BOX 619098
DALLAS, TX 75261-9741

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June 12, 2017

The Honorable Carla E. Craig
United States Bankruptcy Court
Eastern District of New York
271 Cadman Plaza East
Brooklyn, New York

Re: Isaac Hecht, chapter 13 case no: 1-16-42519-cec

Dear Judge Craig

I represent the Debtor in the above referenced case. Please accept this as a status conference of the loss mitigation in this matter. On May 25, 2017, the Debtor filed an objection to the general denial letter filed by Davidson Fink for Nationstar Mortgage LLC ("Nationstar") and how Nationstar made its determination of the denial.

On May 25, 2017, the undersigned appeared for the loss mitigation status conference in this matter. Nationstar did not appear.

On May 30, 2017, Your Honor issued a Loss Mitigation Order that directed that Nationstar "ORDERED, that the Creditor is directed to file a letter providing a detailed explanation for the denial of loss mitigation by June 9, 2017".

Nationstar has not complied with this Court's Order. Additionally, the undersigned has not heard from Nationstar's counsel since May 19, 2017.

The undersigned respectfully requests that this Court Order that a representative of Nationstar appear at the next hearing to explain these deficiencies in their actions.

We thank the Court for its courtesies and considerations in this matter.

Respectfully,

/s/ Rachel S. Blumenfeld

Rachel S. Blumenfeld